

In re:
Lawrence Stackhouse, Jr.
Carole Stackhouse
Debtors

Case No. 23-11853-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 10, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Lawrence Stackhouse, Jr., Carole Stackhouse, 10 West Hinkley Avenue, Ridley Park, PA 19078-2105
14792874	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bestcasestephen@gmail.com	Jul 11 2023 00:38:00	STEPHEN MATTHEW DUNNE, Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102, U.S.A.
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 11 2023 00:38:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 11 2023 00:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 11 2023 04:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 11 2023 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 11 2023 00:38:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14792847	+ EDI: CAPITALONE.COM	Jul 11 2023 04:37:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14792851	+ EDI: CAPITALONE.COM	Jul 11 2023 04:37:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14792855	+ EDI: CAPONEAUTO.COM	Jul 11 2023 04:37:00	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
14792856	EDI: CAPONEAUTO.COM	Jul 11 2023 04:37:00	CAPITAL ONE AUTO FINANCE, CREDIT BUREAU DISPUTE, PLANO, TX 75025
14792857	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 11 2023 00:38:00	CITADEL FCU, ATTN: BANKRUPTCY, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
14792858	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 11 2023 00:38:00	CITADEL FCU, 520 EAGLE VIEW BLVD, EXTON, PA 19341-1119
14792859	Email/Text: cfcbackoffice@contfinco.com		

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		Jul 11 2023 00:38:00	CONTINENTAL FINANCE CO, ATTN: BANKRUPTCY, 4550 LINDEN HILL RD, STE 4, WILMINGTON, DE 19808
14792860	Email/Text: cfcbackoffice@contfinco.com	Jul 11 2023 00:38:00	CONTINENTAL FINANCE CO, POB 8099, NEWARK, DE 19714
14792861	+ Email/Text: ebnotifications@creditacceptance.com	Jul 11 2023 00:38:00	CREDIT ACCEPTANCE, ATTN: BANKRUPTCY, 25505 WEST 12 MILE ROAD STE 3000, SOUTHFIELD, MI 48034-8331
14792862	+ Email/Text: ebnotifications@creditacceptance.com	Jul 11 2023 00:38:00	CREDIT ACCEPTANCE, PO BOX 5070, SOUTHFIELD, MI 48086-5070
14792863	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 11 2023 00:46:23	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
14792865	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 11 2023 00:46:02	CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
14796723	+ EDI: AIS.COM	Jul 11 2023 04:37:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14792868	Email/Text: BNSTAZ@capitalsvcs.com	Jul 11 2023 00:38:00	FNBO/CCS, ATTN: BANKRUPTCY, PO BOX 5081, SIOUX FALLS, SD 57117
14792869	Email/Text: BNSTAZ@capitalsvcs.com	Jul 11 2023 00:38:00	FNBO/CCS, PO BOX 5081, SIOUX FALLS, SD 57117
14792871	Email/Text: bk@freedomfinancialnetwork.com	Jul 11 2023 00:38:00	FREEDOM FINANCIAL ASSET MANAGEMENT, LLC., 1875 SOUTH GRANT STREET, SAN MATEO, CA 94402
14792870	Email/Text: bk@freedomfinancialnetwork.com	Jul 11 2023 00:38:00	FREEDOM FINANCIAL ASSET MANAGEMENT, LLC., ATTN: BANKRUPTCY, 1875 SOUTH GRANT STREET, SUITE 400, SAN MATEO, CA 94402
14792872	EDI: IRS.COM	Jul 11 2023 04:37:00	INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14792873	+ EDI: AGFINANCE.COM	Jul 11 2023 04:37:00	ONEMAIN FINANCIAL, PO BOX 1010, EVANSVILLE, IN 47706-1010
14792876	+ EDI: MAXMSAIDV	Jul 11 2023 04:37:00	SALLIE MAE, INC, PO BOX 300001, GREENVILLE, TX 75403-3001
14792875	+ EDI: NAVIENTFKASMSERV.COM	Jul 11 2023 04:37:00	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
14792878	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 11 2023 00:38:00	SELECT PORTFOLIO SERVICING, INC, 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-5007
14792877	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 11 2023 00:38:00	SELECT PORTFOLIO SERVICING, INC, ATTN: BANKRUPTCY, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
14793532	+ EDI: TCISOLUTIONS.COM	Jul 11 2023 04:37:00	THE BANK OF MISSOURI, 2700 S Lorraine Pl, SIOUX FALLS, SD 57106-3657
14792879	+ EDI: TCISOLUTIONS.COM	Jul 11 2023 04:37:00	TOTAL VISA/THE BANK OF MISSOURI, ATTN: BANKRUPTCY, PO BOX 85710, SIOUX FALLS, SD 57118-5710
14792880	+ EDI: TCISOLUTIONS.COM	Jul 11 2023 04:37:00	TOTAL VISA/THE BANK OF MISSOURI, PO BOX 84930, SIOUX FALLS, SD 57118-4930
14792882	+ EDI: LCIUPSTART	Jul 11 2023 04:37:00	UPSTART FINANCE, 2 CIRCLE STAR WAY, SAN CARLOS, CA 94070-6200
14792881	+ EDI: LCIUPSTART	Jul 11 2023 04:37:00	UPSTART FINANCE, ATTN: BANKRUPTCY, PO BOX 1503, SAN CARLOS, CA 94070-7503
14793842	^ MEBN		

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Upstart Network, Inc, PO BOX 1931, Burlingame,
CA 94011-1931

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14792867		FIRST PREMIER BANK
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14792848	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14792849	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14792850	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14792852	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14792853	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14792854	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14792864	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
14792866	*+	CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2023 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2005-17 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
STEPHEN MATTHEW DUNNE	on behalf of Joint Debtor Carole Stackhouse bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Lawrence Stackhouse Jr. bestcasestephen@gmail.com, dunnesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1:	<u>Lawrence Stackhouse Jr.</u>	Social Security number or ITIN: xxx-xx-2787
	First Name Middle Name Last Name	EIN: ---
Debtor 2:	<u>Carole Stackhouse</u>	Social Security number or ITIN: xxx-xx-4193
(Spouse, if filing)	First Name Middle Name Last Name	EIN: ---
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/23/23
Case number:	23-11853-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lawrence Stackhouse Jr.	Carole Stackhouse
2. All other names used in the last 8 years		
3. Address	10 West Hinkley Avenue Ridley Park, PA 19078	10 West Hinkley Avenue Ridley Park, PA 19078
4. Debtor's attorney Name and address	STEPHEN MATTHEW DUNNE Dunne Law Offices, P.C. 1515 Market Street Suite 1200 Philadelphia, PA 19102 U.S.A.	Contact phone 215-551-7109 Email: bestcasestephen@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 7/10/23

For more information, see page 2

Case number 23-11853-amc

<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>August 16, 2023 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested parties shall contact the Trustee, for connection details</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 10/16/23</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units):</p>	<p>Filing deadline: 9/1/23</p>
	<p>Deadline for governmental units to file a proof of claim:</p>	<p>Filing deadline: 12/20/23</p>
	<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan.This plan proposes payment to the trustee of \$1,700.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/29/23 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	